

Definition of Non-Residential: Includes, but is not limited to: small business concerns, churches, schools, farm buildings (including grain bins and silos), poolhouses, clubhouses, recreational buildings, mercantile structures, agricultural and industrial structures, warehouses, hotel and motels with normal room rentals for less than 6 months duration, and nursing homes.

**ZONES B, C, X, PRE-/POST-FIRM (STANDARD \$500 DEDUCTIBLE)**

Note: These premiums are based on a non-residential, one floor, no basement building with a standard deductible.\*\*\*  
 Regular Program Communities [ without CRS premium discount ].

Building Only		Contents Only		Building & Contents	
Coverage	Premium**	Coverage	Premium**	Coverage	Premium**
\$ 50,000	\$ 321	\$ 50,000	\$ 430	\$ 100,000/50,000	\$ 1,006
100,000	606	100,000	830	200,000/100,000	1,761
200,000	961	200,000	1,273	300,000/200,000	2,344
300,000	1,101	300,000	1,563	400,000/300,000	2,774
400,000	1,241	400,000	1,853	500,000/400,000	3,202
500,000	1,379	500,000	2,143	500,000/500,000	3,492

**ZONES A, AE, A1-A30, AO, AH - PRE-FIRM (STANDARD \$1,000 DEDUCTIBLE)**

Building Only		Contents Only		Building & Contents	
Coverage	Premium**	Coverage	Premium**	Coverage	Premium**
\$ 50,000	\$ 520	\$ 50,000	\$ 840	\$ 100,000/50,000	\$ 1,745
100,000	935	100,000	1,650	200,000/100,000	3,270
200,000	1,650	200,000	2,493	300,000/200,000	4,713
300,000	2,250	300,000	3,003	400,000/300,000	5,823
400,000	2,850	400,000	3,513	500,000/400,000	6,918
500,000	3,435	500,000	4,023	500,000/500,000	7,428

**ZONES A1-A30, AE - POST-FIRM + 1 FOOT ABOVE BFE**

Note: These premiums are based on a non-residential, one floor, no basement building with a standard deductible.\*\*\*  
 Regular Program Communities [ without CRS premium discount ].

Building Only		Contents Only		Building & Contents	
Coverage	Premium**	Coverage	Premium**	Coverage	Premium**
\$ 50,000	\$ 261	\$ 50,000	\$ 195	\$ 100,000/50,000	\$ 651
100,000	486	100,000	360	200,000/100,000	1,091
200,000	761	200,000	585	300,000/200,000	1,416
300,000	861	300,000	765	400,000/300,000	1,696
400,000	961	400,000	945	500,000/400,000	1,974
500,000	1,059	500,000	1,125	500,000/500,000	2,154

Note: Replacement Cost Coverage is not available for the building or contents. All claims will be settled using Actual Cash Value. Business interruption is NOT an available coverage in the National Flood Insurance Program.

\* Includes a Federal Policy Fee of \$30 and ICC Premium.

\*\* Includes a Federal Policy Fee of \$30 only.

\*\*\* Higher deductible limits are available, up to \$50,000 for Non-Residential properties.